

# *The Fortnightly* **REVIEW** *of*

THE CHICAGO DENTAL SOCIETY

February 1, 1956

Volume 31 • Number 3

## **Tax Status of Personal Disability Insurance**

By Joseph D. Robinson, C.L.U.

**A**s the time for filing income tax returns approaches, my clients in the dental and medical professions will again be calling me for answers to their income tax problems as they relate to Accident and Health Insurance. Perhaps the following outline might be helpful to the profession as a whole inasmuch as they cover the problems which commonly arise. Where there are definite rulings, these have been indicated. If a problem does not follow the question exactly, you can get the answer generally from the Internal Revenue Office nearest you.

**Q.**—Are Accident and Health premiums allowable itemized medical expenses?

**A.**—The general rule is that taxpayers who itemize their deductions for medical and dental expenses may include premiums paid for Accident and Health Insurance which provides Indemnification for the cost of medical care and specific injury, but they may not deduct as medical expense, the premiums on Accident and Sickness Insurance which indemnifies them solely for loss of earnings. (Rev. Rul 19, 1953-1 CP 59)

**Q.**—How is the premium referred to above, deductible?

**A.**—When that premium covering hospital, surgical and medical expenses for the taxpayer and his family, plus all other medical expenses for which he is

not reimbursed exceeds 3% of the taxpayer's adjusted gross income, then the amount by which these expenses exceed 3% shall be deductible.

Bills paid for medicine and drugs are allowable as a deduction only to the extent that their total exceeds 1% of the adjusted gross income.

The maximum deduction for medical expense is \$2,500 for each exemption. Where the taxpayer and his wife are over age 65 the maximum deduction may be greater.

Example:—adjusted gross income of dentist—\$10,000; dental and medical bills for self and family—\$600; amount compensated from hospital policy—\$150; net medical expense—\$450; 3% of adjusted gross income equals \$300; net medical expense exceeds this by \$150, therefore, \$150 is tax deductible.

Medicines, etc. = \$50 which is less than 1% of adjusted gross income, therefore not deductible.

**Q.**—Is income received under Accident and Health policy includible in Gross Income?

**A.**—Sec. 22

(b) Excluded from gross income \*  
\* \* \* \* \*. The following items  
shall not be included for gross income and shall be exempt from taxation under this chapter \* \* \* \* \*

\*\*\*\*. Compensation for injuries or sickness \*\*\*\*\*. Amounts received through Accident and Health Insurance \*\*\*\*\* for personal injuries or sickness plus the amount of any damages received whether by suit or agreement on account of such injuries or sickness \*\*\*\*\*;

Any amounts received by the taxpayer pursuant to the insurance contract are excludible from gross income under the provisions of Sec. 22 (b) (5) of the Code. Of course the premium paid for the above type of policy is not deductible as explained in Question 1. Further, it should not be confused with the next question.

Q.—Is there any situation under which the premium for monthly income Accident and Sickness coverage may be deducted?

A.—Yes, under Rev. Rul 55-264; IRB 1955-19, p. 8.

This ruling concerned a special policy called Professional Overhead Expense Disability Policy. The terms of this

policy provided that the taxpayer would be reimbursed for certain business overhead expenses incurred by him during prolonged periods of disability. The premium for this type of policy is deductible as a business expense. Any income received under it is includible as gross income.

Q.—Can the dentist give his employee or employees an Accident and Health policy and deduct the premium as a business expense without having it taxable to the employee?

A.—Yes. Your employee does not have to include any premium you pay for his Accident and Health policy as additional income to himself and of course, you may deduct it as a business expense.

Any benefit your employee receives under this policy which exceeds \$100 a week is taxable income to him and any income received during the first 7 days is also taxable, unless he spends at least one of those 7 days in the hospital.

135 So. LaSalle Street

*To the Ladies Attending the Midwinter Meeting  
Our Committee cordially invites you to the*

## **LADIES' LUNCHEON AND FASHION SHOW**

to be held in

### **THE BOULEVARD ROOM**

at the Conrad Hilton Hotel on Tuesday noon during the  
Midwinter Meeting

**MARSHALL FIELD & CO.** is presenting the Fashion Show and we know you will enjoy it and enjoy meeting your friends at luncheon.

**\$4.00**

The Ladies Entertainment Committee  
Mrs. Willis J. Bray, *Chairman*  
Mrs. Sidney H. Berg  
Mrs. Samuel R. Kleiman  
Mrs. Edward W. Luebke  
Mrs. Herman R. Wenger

# NEWS AND ANNOUNCEMENTS

---

## ATTENTION: NORTHWESTERN DENTAL ALUMNI

Our annual luncheon will be held in the Grand Ballroom of the Conrad Hilton Hotel on Wednesday, February 8th, at 11:45 a.m. sharp. This new time will enable us to attend all of our 1:30 clinics. Our speaker will be Albert Van Deusen.

Tickets will be available in Room 557. This Alumni Meeting Room is for your convenience in meeting your old classmates, etc. Refreshments will be served in the room during the entire meeting.—*William Osmanski, Publicity Chairman.*

## OASI LETTER TO SENATORS

In accordance with the action taken recently by our Board of Directors the following letter was directed, on January 5, to our Illinois Senators Dirksen and Douglas and to Senator Harry F. Byrd, Chairman of the Senate Finance Committee:

"Dear Senator — — —:

In a recent poll conducted by the Illinois State Dental Society the members of the Chicago Dental Society favored the inclusion of dentists under the federal Old Age and Survivors Insurance program by a vote of 1974 to 232.

Because of this overwhelming preference for such inclusion on the part of our membership the officers and members of the Board of Directors of the Chicago Dental Society respectfully urge your active support of legislation to immediately include dentists under the OASI program.

Most cordially yours,  
Walter E. Dundon,  
Secretary

WED/ksr

## LOYOLA CLASS OF 1921 ANNIVERSARY LUNCHEON

Loyola University School of Dentistry, Chicago College of Dental Surgery, Class of 1921, will hold a luncheon Wednesday, February 8, 12:00 noon, at the Blackstone Hotel. This is the 35th anniversary of our class and we feel sure you will want to meet your classmates.—*Edward J. Rus, President; J. J. Applebaum, Secretary.*

## LOYOLA CLASS OF '31 GET-TOGETHER

There will be a get-together of the Class of '31 of the Chicago College of Dental Surgery, Loyola University, at the Loyola Cocktail Party, Tuesday, February 7. Come and renew old friendships and make further plans for our reunion in April.—*Willard Johnson, D.D.S.*

## LOYOLA CLASS OF 1934 DINNER MEETING

The members of the Class of '34 of the Chicago College of Dental Surgery, Loyola University, will meet for dinner at Armando's, 100 E. Superior St., on Tuesday, February 7, at 6:30 p.m. For advance reservation, mail check for \$7.50 to the Class Secretary, Dr. Fred Sielaff, 2100 W. 35th St., Chicago 9, Illinois.

## SCHOOL NURSES' MEETING

School and Public Health Nurses in the Chicago area again will be guests of the Society at a featured event of the Midwinter Meeting. Invitations have been extended to over 300 and a record at-



tendance is expected. The meeting will be held in the Waldorf Room on the third floor of the Conrad Hilton and will start promptly at 2:00 p.m. on Wednesday, February 8, with greetings from President G. W. Solfronk. Chairman Malcolm P. Brooks of the Committee on Dental Health Education will preside at the meeting.

Two guest speakers and an excellent technicolor film, "It Could Happen to Anybody," will be followed by a brief question-and-answer period. One of the guest speakers is a dental consultant for the Department of Health, Welfare and Education, and the other is an outstanding Chicagoland pediatrician, who will discuss the relationship between good general health and good oral health.

All guests are invited to visit the many scientific and commercial exhibits.

## AMERICAN DENTURE SOCIETY

The American Denture Society, one of the largest of the specialist groups, will hold its semi-annual meeting at the Congress Hotel on February 3rd and 4th.

Attendance at the meeting is expected to exceed all previous sessions. The principal essayists will be presented over closed television circuits.

Because of the large membership of the Society, attendance at the sessions is limited to members of the American Denture Society.

## C.D.A.A. NEWS

To all Dental Assistants: Do you have your tickets? Tickets for What!?

The DINNER-DANCE to be held Sunday, February 5th, at the Sheraton Hotel in the Boulevard Room, with cocktails at 6:30 p.m., dinner at 8:00 p.m. Price, \$6.50 each. This will be a gala affair.

There will be meetings for the dental assistant during the Midwinter Meeting at the Conrad Hilton in Dining Room 4, third floor, on Monday, Tuesday and

Wednesday, February 6, 7, 8. Clinics will be presented from 2:00 to 5:00 on Monday, Tuesday and Wednesday.—*Betty Zeidman, Publicity Chairman.*

## HYGIENE by Jeanne

The Illinois Dental Hygienists Association announces their new officers for 1956. These officers, as stated in the last *Fortnightly* (at least I hope they were—it comes out the day this article is due) were elected at the last dinner meeting on January 8. They are as follows: President, Evelyn Jansen; Vice-president, Alice Shipilo; Secretary, Marilyn Jenson; Treasurer, Viola Johnson; Trustees—'56-'58, Dodie Ciota, Gloria Shlenczka; '55-'57, Alice Shililo, Jeanne Castle.

Other announcements—everything is set (we hope) for the Midwinter Meeting. Penny Gale has a very profitable program setup for the entire 3 days. The luncheon was planned by Alice Skankey. Food, speaker, and all for only \$3.75. Do plan on coming and . . . make your reservations early. And one other thing—don't forget to bring your bosses to our style show, planned by Alice Shipilo for Wednesday, February 8. Who knows—they might treat you to a new uniform after they see the extra-fine styles modeled (as usual—favorite costume, you know?) by our own hygienists.

An added reminder—our headquarters is Room No. 13. Programs will be on hand here for all, particularly for those who are having a hard time trying to decide which hours are to be devoted to the Lakeside Green, the Ol' South and/or the lectures.

Now—don't forget—register early and . . . see you there!!! *Jeanne Castle, 2669 Crawford Avenue, Evanston, Da. 8-3484.*

## RALPH E. LIBBERTON 1877-1956

Dr. Ralph E. Libberton, a life member of the Kenwood-Hyde Park Branch of the Chicago Dental Society, passed away

(Continued on page 32)

# NEWS OF THE BRANCHES

## NORTHWEST SIDE

At the first meeting of 1956 sixty-one members of the Northwest Side branch enjoyed three very interesting projected clinics given by Doctors Frank Amatore, Harold Epstein, and Theodore Gordon. The wealth of material covered in only eighteen minutes is almost unbelievable and I would suggest to all those who missed this meeting to see one of the dozen projected clinics to be given at the Midwinter Meeting—this may be the coming thing to give the most information in a minimum of time. . . . Visiting with us at this last meeting was Clarence A. Hanson from West Suburban who is a Director to the C.D.S. . . . B. B. Pawlowski's son-in-law will be in for the Midwinter Meeting. . . . Ray Rux bought a new car—what make, I dunno. . . . Cas Rogalski went to Kentucky between the holidays where he visited his son who is in a Passionist Monastery. . . . Herman Wenger spent Christmas with his daughter and son-in-law (who is a Commander in the Navy D.C.) in Annapolis. . . . Dick Jaskulski got a Buick for Christmas. . . . Don Mammen was evicted by the Northwest Side superhighway and can now be found at 3010 Diversey. . . . Ted Serr had an argument with a door—and from the size of the bandage on his finger I would gather he lost. . . . Mitch Kaminski and Irv Lebow passed the Oral Surgery Specialty Board. . . . And don't forget, the 1957 A.D.A. meeting will be in Miami and I understand that they expect warmer weather by then. . . . While the Supreme Court is deliberating on the lab problem the more recent cases are receiving more attention and better results are expected in future decisions. . . . Condolences to Ewald Iwick on the loss of his mother just after the Christmas holidays. . . . Don't forget the dinner-dance Wednesday, February 8th. After the hustle and bustle of four days of conven-

tioning why not relax with your friends at a sumptuous dinner and show.—*Lee Schwartz, Branch Correspondent.*

## ENGLEWOOD

Eggzek-sec Karl S. Richardson drug me into the Victorian Room of the Palmer House an' stuffed a free feed down me li'l gullet. Bought me a drink, too. A Manhattan (with an olive) which somehow came out a sickish green. THEN he slaps me down, utterly crushed, by dismissing my statement to the effect that I thought that I really had an inferiority complex, by saying, "Waska, you *haven't* an inferiority complex. You *are* inferior." . . . I dragged me back to the office and found a note from Mal Brooks stating that "Lou Horevitz's daughter recently presented him with a male grandson." Even in my low frame of mind I figger'd that was the very best kind of grandson to have, an' the more I mulled it over in my inferior mind, the more the idea appealed to me. Female grandsons wouldn't be worth shucks. So we congratulate Lou and all concerned and want to go on record (inferiorly) as being highly pleased with the manner in which the sex-linkage was handled. . . . Marion Hopkins' enthusiasm for archery rubbed off on our Jack Manning who is now drawing and releasing like mad at the Chicago Archery Club these Wednesdays and Sundays. Looks like I'm next. Mine Joe is pesterin' the heck out of me to dust off my mighty forty-pound job and sign up. I *think* the idea is to give Joe a chance to give his new five-footer a try at the butt. . . . J. C. Corrigan bought a new home in Beverly and expects to move in by the middle of February. I *still* got my housewarming match, "J.C." (hint.) . . . Some leftover news: Ora and Mrs. Medsker spent Christmas and New Year's with the girls

in Norfolk. They visited the homes of Patrick Henry, Monroe, and Thos. Jefferson on the way. . . . Ed Tharp really surprised his wife on Christmas by walking her over to a new Nash Rambler and saying, "Honey, here are the keys, she's all yours." . . . Baby news: Both Vern Eklund and Luke (not very hot) Lucas adopted little ones recently. William Stuart now makes his home in the Lucas diggin's, and the Eklund home is happier by the addition of a lovely li'l gal, Mary. . . . Henry and Mrs. Mathews gave each other that nicest of all Christmas presents, a tiny baby boy, born December 20th. . . . Ted Vermeulen is now going strong in his gorgeous new building on Western Ave. We wish you much happiness in her, Ted, and we hope that your joy matches your justifiable pride in her. . . . Jim Green announces that he no longer makes any claims to being an eater of distinction. He watched me work out at the last meeting! . . . About half way down the huge pile of fan mail, I came upon a letter from Ben Dent of Memphis, Tenn. In part he sez, "Hi Waska—Last nite I was going thru some copies of the FORTNIGHTLY that I hadn't read yet and saw where there's another little mouth to feed at the Waska homestead. A rather belated congratulation to you, brother Commodore." Well! At last somebody comes across with mention of the fac! And from Tennessee, too! Me Englewoodenheads di'nt say nuthin' about it. Thanks, Ben. For your information, the li'l guy is wonderul. Twelve weeks old soon, an' you should hear him holler "Pass the biscuits!" He weighs about an ounce an' a half, an' loves to sit on my head. . . . Ray Van Dam will act as chairman during the American Denture Society's program to be held in the Congress Hotel, Feb. 3 and 4. The first day will be devoted to a closed circuit TV program, and the second day will feature essays and table clinics. . . . I have just learned that Ralph "Gramps" Libberton has moved his office upstairs. The beloved "Gramps" passed away on January 9th, in Morrison, Illinois. We of Englewood knew him well, as did men

from all over the country, but we are especially proud because Dr. Libberton was once one of our number, and presided over the meetings of a year which is now part of our grand history. . . . At our January meeting Henry Mathews introduced Dr. Henry A. Szujewski as the speaker of the evening. Dr. Szujewski presented an essay on new concepts of the origin of carcinoma in the mouth and surrounding tissues. . . . Vince Milas looked me up right after the meeting and gave me a quarter cigar. He sez that shorter ones just ain't worth pickin' up. . . . Fellas, I hate to do it but that day is here again an' I gotta figger out what 20% of nuthin' is. Remember, a man owes it to himself to be successful. After that he owes it to the Bureau of Eternal Revenue.—*Wittle Wo, 6 7/8 Wonder, Local 602.*

#### WEST SIDE

A long-time member of the West Side Branch, Harold Gillogly, passed away recently, and the branch members wish to convey their sincerest condolences to the Gillogly family. Harold always gave the West Side his unstinting and tireless devotion in any office he held, and his untimely passing will be felt by all who knew him. . . . Our last meeting Jan. 10 was a very informative one as Dr. Rice-wasser presented an outstanding talk on medical problems relating to dentistry. . . . Conventioneers Sam and Esther Kleiman, Harold and Mary Epstein, Al and Faye Sells and Stanley and Gertrude Sherman all had a very enjoyable time at the Alpha Omega convention in Pittsburgh during the New Year weekend. . . . Art Tessler and his family spent the holidays at the Sherry Frontenac in Miami Beach, Florida. Art and his wife Pearl won 3 loving cups in that latest of dance crazes, the Cha Cha. Incidentally, Art's face is red and it isn't from the Florida sunshine. It seems that he picked up 2 traffic tickets during his drive to the Southland. Tsk, tsk. . . . Chick Vission

(Continued on page 25)



## Be a Good Scout—Help the Boy Scouts



A smart man said that we all ought to look to the future, for it is there we will spend the rest of our lives.

He is right of course. Yet, the things we do today are what make tomorrow. One organization we all know and respect has proven that action today, pays dividends for our youth now and will continue to do so as long as they live.

The Boy Scouts of America was founded 46 years ago to train boys in character, citizenship, and unselfish service. Pointing up the true success of the movement is the ever-increasing membership. In our city of Chicago more than 50,000 Cub Scouts, Boy Scouts and Explorers are proud to measure up to the high standards of Scouting which they set for themselves. Nationwide, it's well over four million active today.

Over the years some 25 million boys have become better men through the Scout program. The fact that boys are

eager to join, and that so many churches, civic and service groups accept responsibilities of sponsorship, clearly indicates that here is a program full of fun and adventure for boys backed with deeper meanings sought by adults.

The Boy Scout movement is effective because it is a community effort. Scouting is run by local adults, for local boys and supported by local civic-minded citizens. That is, you and me.

The 1956 Boy Scout Finance Campaign is now in progress. This is our chance to have a significant part in the program by making a significant contribution.

Your investment in youth and the future will help to operate and expand Scouting for an entire year—best of all, it will help our boys become better citizens and better men for a better tomorrow.

Give generously.

We are looking forward to seeing you at

## **THE MIDWINTER MEETING**

of the

## **CHICAGO DENTAL SOCIETY**

• • •

**Our space is BOOTH NUMBER ELEVEN**

Please make our exhibit your headquarters

• • •

## **FRINK DENTAL SUPPLY COMPANY**

Representing all leading manufacturers—  
supplies, teeth, equipment

4753 Broadway

Long Beach 1-3350-3351

### **YOUR ENTIRE FEE IMMEDIATELY**

Hundreds of your colleagues are now extending budget arrangements to their patients, BUT receive IMMEDIATE CASH from US.

### **NO MEMBERSHIP FEES — NO RESERVES**

**VERY LOW RATES TO YOUR PATIENT**—A dignified service by a small organization serving our community for 22 years and qualified to serve your patients in a manner befitting your profession.

### **NO LIABILITY ON YOUR PART**

**CONFIDENTIAL BETWEEN YOU AND YOUR PATIENT  
HANDLED IN YOUR OFFICE**

**The Collection Problems and Losses Are Ours**

Phone or write for details — No salesmen will call

## **G. A. F. PROFESSIONAL SYSTEM**

**SPECIALIZING IN BUDGET DENTISTRY**

139 N. Clark Street

Phone DEarborn 2-7119



I want a good responsible man to share in one of Chicago's finest class practices in a new air-conditioned building. This is an excellent opportunity for the right man to practice ideal dentistry and live a good life. Write all details regarding qualifications. Address B-9, The Fortnightly Review of the Chicago Dental Society.

**Wanted:** Reliable dentist to take over established practice of dentist-owner for balance of term of military service. Option to purchase or rent. Phone Downers Grove, Ill., 2825.

**Wanted:** Recent graduate. Male or female associate for well established general practice. Located far South Side of Chicago. Modern, well equipped four-chair office. Will move into dental bungalow next fall. An excellent opportunity for the right person. Must be free from military service and have Illinois license. State age. Give full details as to professional experience and remuneration expected. ALSO, require dental hygienist—part time. Address B-14, The Fortnightly Review of the Chicago Dental Society.

#### HELP WANTED

**MANUFACTURER** of outstanding dental and medical equipment will employ sales representative for specific protected area of high potentiality. Some knowledge of dentistry or medicine helpful but not essential. Leads and sales helps furnished. Products favorably known. Good income and future opportunities. Reply giving full details. Address B-5, The Fortnightly Review of the Chicago Dental Society.

**Wanted:** Dental Assistant—mature personable woman, accustomed to meeting public. Must be neat appearing and possess self-assurance, willing to work full-time, including 2 evenings and Saturdays on perm. basis. Vicinity 63rd & Kedzie. Please answer in own handwriting, stating age, experience, salary expected, and marital status. Address B-6, The Fortnightly Review of the Chicago Dental Society.

**Wanted:** Hygienist, full or part time. Beautiful new office in air-conditioned building. Call Highland Park 2-7189.

#### SITUATIONS WANTED

**DENTAL ASSISTANT:** This personable, neat, 27-year-old has held two positions in the last 8 years. Both were in Dental offices. Her duties consisted of chairside assisting, X-Rays (taking, developing, and mounting),—plus some laboratory work. She has also been trained in Professional Budget Bookkeeping system. For a prompt interview, call ANdover 3-0145, GARLAND MEDICAL PLACEMENT, 25 E. Washington.

**DENTAL TRAINEE:** Abounding energy, extremely pleasant personality and appearance, good office skills—and above all else a real interest in learning to be a Dental assistant, give this 20-year-old, we believe, excellent potential. For additional information on this applicant and many others, call GARLAND MEDICAL PLACEMENT, 25 E. Washington, ANdover 3-0145.

**NEED HELP, DOCTOR?** Need an experienced chair-side assistant—one qualified to handle your office detail—? OR—would you prefer an alert, eager to learn BEGINNER for training YOUR WAY at a saving in salary? Either way, we can serve you. We are employment counsellors to the dental and medical professions. Our city-wide service is FREE to the employer. All inquiries—all assignments handled in confidence. 'Phone us about your personnel requirements. There's no obligation. ASSOCIATED MEDICAL PERSONNEL BUREAU, Don A. Thompson, Director, 15 E. Washington Street, Telephone ANdover 3-3438.

#### MISCELLANEOUS

**HYPNOTISM INSTRUCTION:** Evening and Wednesday afternoon classes. Offering a complete course in hypnotic induction with emphasis on time-saving speed techniques. Under direction of Edwin L. Baron, Ph.B. in Psychology (Loyola University 1935, University of Chicago 1945). Hypnotism Institute of Chicago, 64 W. Randolph Street, Chicago 1, FRanklin 2-4188.

CALL US FOR **NEY GOLD & TECHNIC**



*C*entral 6-0791

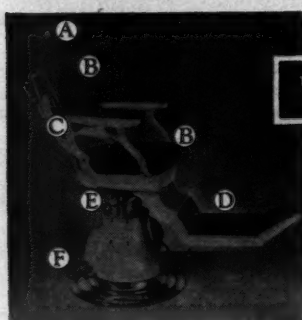
JEANNE WILKINSON  
MANAGER, CHICAGO OFFICE  
PITTSFIELD BUILDING, 18th FLOOR

JACK REINHARDT  
TECHNICAL REPRESENTATIVE

The J. M. NEY COMPANY

Debenack's Products *GOLD*  
Since 1812

## MODERN in Every Way



WEBER

Model FM

*Zenith*  
Chair

A—Adjustable cradle-type headrest with improved lock-lever. B—Exclusive sponge rubber form-fitting back and seat cushion. C—Exclusive Weber Spring Compensating Arm. D—Solid rubber footrest pads. E—Quiet, powerful motor. F—All controls within easy reach from either side of the chair. 8 beautiful colors.

See it in our showrooms.

**M. LARSON COMPANY, INC.**

225 N. PULASKI ROAD

CHICAGO 24, ILL.

VA n Buren 6-8070

# 23 Years

PROFESSIONAL MEN ONLY

- An experienced service helping doctors save time and money
- Business problems
- Income taxes
- Office systems and records
- Auditing

J. P. REVENAUGH  
H. F. KEISTER  
59 E. MADISON ST.

**P**ROFESSIONAL  
**B**USINESS  
**M**ANAGEMENT

STATE 2-2282

24

## Applicants for Membership

**BAKER, JACK W.** (N.U.D.S. 1950) North Suburban, 7 W. Campbell, Arlington Heights. Endorsed by Paul Bostian and Gordon C. Ward.

**BUNTEN, ARTHUR H.** (Marq. 1954) North Suburban, 8149 Milwaukee Ave., Niles. Endorsed by Russell K. Ephland and Harold Rabin.

**COOPER, R. A.** (Loyola 1945) North Suburban, Great Lakes, Ill. Endorsed by Raymond M. Fiocchi and Henry B. Baum.

**HANSEN, ROBERT O.** (N.U.D.S. 1955) Service, USAF AFB, Offutt, Nebr. Endorsed by Barrett D. Anderson and George E. Fleming.

**KAZMER, HERBERT L.** (U. of Ill. 1955) North Suburban, 566 E. Northwest Hy., Palatine. Endorsed by W. H. Kubacki and A. J. Skupa.

**KEHL, GEORGE A.** (Loyola 1931) North Side, 6302 N. Western Ave. Endorsed by Wallace Sommerfeld and Paul H. Brown.

**KERN, EMIL A.** (Loyola 1946) Englewood, 6132 S. Kedzie Ave. Endorsed by Isadore H. Libman and Robert M. Unger.

**LAMERMAYER, RICHARD N.** (N.U.D.S. 1953) North Suburban, 55 E. Washington St. Endorsed by Arne F. Romnes and Kenneth A. Bignell.

**MITZIGA, DANIEL W.** (Loyola 1951) Kenwood-Hyde Park, 950 E. 59th St. Endorsed by Frank J. Orland and Emrich E. Elliott.

**PAWLOWSKI, LEONARD** (U. of Ill. 1953) West Suburban, 14 Lilac Lane, Lombard. Endorsed by Stanley G. Tylman and C. W. Hognlund.

**PEARCE, JR., JAMES HENRY** (N.U.D.S. 1955) Service, Kelly AFB, Tex. Endorsed by Kenneth A. Bignell and Elmer Ebert.

**PERLOW, RICHARD R.** (Loyola 1950) Kenwood-Hyde Park, 10712 Ewing Ave. Endorsed by Adolph J. Zihlerle and Harry N. Perlow.

**RADEMACHER, AUGUST** (N.U.D.S. 1950) West Suburban, 72 S. LaGrange Rd., LaGrange. Endorsed by Rolland T. Mathews and Vernon E. Cultra.

**WALKER, EVANS S.** (Meharry 1950) Englewood, 6408 S. Langley Ave. Endorsed by Clarence Towns, Jr. and Anthony E. H. King.

**WATANABE, MARK** (U. of Ill. 1953) North Suburban, 566 E. Northwest Hy., Palatine. Endorsed by W. H. Kubacki and A. J. Skupa.

**YAAGER, JAMES A.** (Ind. 1952) West Side, 808 S. Wood St. Endorsed by Donald L. McElroy and Arthur J. Skupa.

## NEWS OF THE BRANCHES

(Continued from page 16)

informs me that his home in Skokie is nearing completion and hopes to be settled down in the near future. . . . Don't forget the Midwinter Dinner Dance Wednesday, Feb. 8, in the Grand Ball Room of the Conrad Hilton. Enjoy a delicious dinner, an outstanding floor show, and a fine dance orchestra. If you haven't done so, make your reservations now. \$8.00 per person (including tax and gratuity). For reservations call RAndolph 6-4076.—Victor Ganz, Branch Correspondent.

### NORTH SIDE

Everybody ready for the BIG Midwinter Meeting? Did you mark your calendar? The North Side is very well represented. Just can't get along without our boys. Headed by our President-Elect, Ed. Luebke, the following are all helping to make it a great success: Frank Amaturro, giving a Projected Clinic and representing Delta Sigma Delta Frat; Don Casey, on color TV and a Limited Attendance Clinic; Julius Caplan and Paul Chung giving Table Clinics; Earl Elman, our Director, representing OASI; Arthur Elfenbaum on color TV; Julius Ferm representing Class '13, NU; Morry Falstein and Harold Gerstein giving Table Clinics; North Side President Herb Gustavson and John Anderson giving a Group Demonstration on Better Dentistry; Stan Goldberg, Ltd. Attend.; Will Gordon giving an Essay, and together with Ted Gordon, Bob Laff, Howard Paule and Sandy Schaffner, giving a Ltd. Attendance; Warren Gerber, an Essay; Henry Glupker, on color TV; Murray Hoffman, discussion on color TV; Joe Krohn, rep. Class '33, NU; Lester Kaplan, an Essay; Alfred Kamin, Projected and Table Clinics; Joe Laskowski, Chairman of the Information Com.; John Lavieri, M. D. Lerman and Aubrey Lauterstein, giving Table Clinics; Walter Nock, Ltd. Attend.; James O'Donoghue

A  
fine  
reputation  
for  
fine  
workmanship

55 E. Washington St.  
Chicago 2, Ill.

# Steiner laboratories

Best known name in precision Restorations

Precision Attachments  
Stressbreakers  
Better partial dentures  
Cast fixed bridgework  
Hydrocolloid  
technique

1822-26  
Pittsfield Bldg.  
FRanklin 2-4316



Chairman of the Limited Attendance Groups; Bill Osmanski, Chair. Scientific Exhibits; Balint Orban, Ltd. Attend. Clinician; Clarence Peterson, rep. Class '16, NU; Harold T. Perry, an Essay; Hal Rabin, Ltd. Attend.; Irv. Secter, giving an Essay, Ltd. Attend. and Rep. "Hypnodontia"; Edgar Swanson, rep. Class '21, NU; Leo Sreebny, Ltd. Attend.; Don Wise, representing both NU Dental Alumni Ass'n. and Xi Psi Phi; Ray White, Rep. U. of Penn Dental Alumni Ass'n.; and Jules Barrash, Stan Goldberg, Joe Krohn, Bill Semiloff, Harold Sitron and Carl Sudakoff, all giving a Group Demonstration on "Ultrasonics." What a bunch! . . . Notice to all North Side members of the Chicago Academy of Dental Psychosomatics! Please attend the Meeting on February 5th at the Midwinter Meeting in lieu of the regular meeting night. Have you been reading *Bridey Murphy*? And the *Tribune* articles? Should make some interesting discussion. . . . Among those present at the AO convention held at Pittsburgh, were Morry Altus and his sisters, Paul Brown and his family, H. Horwitz, Julius Caplan, Abe

Hoffman, Sam Hopp, Alfred and Emil Kamin, and all report a swell time was had. . . . Did you see the full page announcement of the Chicago Academy of Dental Research in the last issue? Ted Gordon reports a wonderful response and we can anticipate some new ideas to flow from the course. . . . There will be shown a new ball-bearing Contra-Angle and a new special pulley to increase speed, at the Midwinter Meeting, put out by one of the Chicago manufacturers. Look for it. . . . Don't forget to use the North Side Hospitality Room at the meeting that is being reserved for our members. . . . News on OASI! There will be an open meeting on Feb. 5th at the Midwinter. Earl Elman reports that on January 8 he flew to Washington, D. C. for an all-day meeting, where the Congress of American Dentists for OASI engaged legal talent to represent them at the hearings, which will be held during the week of January 23rd. The response to their last appeal was tremendous, with big bags of mail coming in to Earl's office, who is Secretary of the "Congress." A poll of the Committee seems to favor our inclusion. . . .



## POPULARITY *has a Reason!*

**PRODUCTS** — like people — are popular for a reason. And the popularity of Cook-Waite dental products stems from the fact they do the job they were designed to do . . . efficiently, economically, safely.

And when a new Cook-Waite product appears on the market, it isn't long before it, too, joins the ranks of dentistry's most popular. For dentists know that behind every Cook-Waite product are years of experience and manufacturing know-how . . . PLUS never ceasing scientific research. And, most important, dentists know they are not used as guinea pigs.

When buying dental products, look for the name, Cook-Waite . . . it's your guarantee of the best!

**COOK-WAITE**  
*Laboratories, Inc.*

1450 BROADWAY  
NEW YORK 18, N. Y.

Herb Gustavson and John Anderson just gave a talk on Dentistry at the Marine Hospital. Commander Martin is looking for more men to give programs there which will help in the advancement of good dentistry. I believe our men should cooperate with them, and we would like to see some of their men attend our North Side meetings. . . . Frank Hanagan just returned from a 3-week vacation in Florida, well rested after much sunshine, good climate and golf, and really working hard to make up for it. . . . Manley Elliott is in Florida also, and has taken another day of the week off, giving him 3 days only of work and devoting more of his time to his family. . . . Congratulations to our Bill Osmanski! He is on his way to Holy Cross College at Worcester, Mass., where he will be honored as being one of the first 6 men to be installed in their newly created Sports Hall of Fame. . . . Talking of sports, Herb Gustavson was on TV—CBS Channel 2—presenting trophies to the winners of the Pierce School Speed Ice Skating Tournament. He was just made Vice-President of Kiwanis. . . . The Stimulators of the North

Side Branch will hold their Annual Pre-Convention meeting at Allgauer's Restaurant at 6666 N. Ridge Avenue, on Tuesday nite, January 31st. All members of the N. S. Branch are welcome. Refreshments and entertainment. No charge. . . . Hal Sitron and Mel Schainis have finally completed their office remodeling, and are all set to really go to work. . . . Don't forget to make use of our Hospitality Room at the Midwinter Meeting. Ask the Hotel for the room number. See you all there!—*I. H. Shapiro, Branch Correspondent.*

#### WEST SUBURBAN

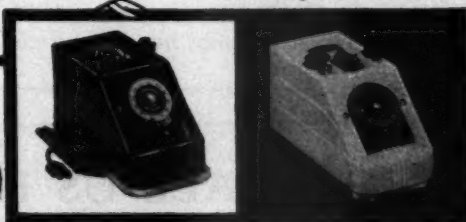
**STOP**—Did you cross off the days of the Midwinter Meeting? Turn out the lights, come to the meeting, hear all the essays, attend the clinics, see the new TV program and visit the exhibits and then Joe Voita recommends—Relax with your best beau or sweetheart at the President's Dinner-Dance. We'll be lookin' for you on Wednesday evening, Feb. 8th, in the Grand Ballroom of the Hilton. . . . The Nominating Committee presents its slate

There's **NOTHING** like the **WIG-L-BUG** to Mix Alloy



Order  
from  
your  
Dealer  
or  
Direct

- Uniformly!
- Scientifically!
- Quickly!



The "wonder electric mortar and pestle" that helps you make better amalgam fillings faster is available in two models. The beautiful **WHITE** Bakelite housing for only \$60.50. Or the popular **BLACK** housing at \$35.50. Requires only 7 to 10 seconds to produce smooth, fine textured mixes with your preferred alloy! Saves time. Prevents waste. It will *pay you* to use a Wig-l-bug.

**CRESCENT DENTAL MFG. CO.**

1839 S. Pulaski Road, Chicago 23, Illinois

of officers for the branch for 1956-57. President-Elect, Wallace N. Kirby; Vice-President, Howard Buchner; Secretary, Olaf Opdahl; Treasurer, Joseph Brophy, and Librarian, Weston Olsen. The election will be held on March 13th at the next regular meeting. . . . Bob Fencil of Westchester is now addressed Cap't R. D. Fencil, 3510th U.S.A.F. Hospital, Randolph A.F.B., Tex. and another West Suburbanite is Major Curtis Babcock, 04023056, 4th Medical Dispensary, A.P.O. 175, New York, N. Y. He's over in the Frankfurt area of Germany. . . . Paul Topel made it hot for the family recently. His son woke up early one morning to smell smoke in the house, called dad who called the fire department. Now the carpenters, plasterers and painters will have a holiday to the tune of some \$3,000 to repair the damage. . . . We had a long talk and instructions at the beginning of the year on how to write the branch column, such as to avoid extremely personal references, uncomplimentary remarks, etc. about members, even if they do some funny things to get in print such as Al Kuncel attending the Oak Park Lions meeting and giving instructions to the lady? wrestler, or Arno Brett at the same function picking pockets of the members after receiving instructions on the subject of the hand being quicker than the eye from amateur magician Bob Atterbury or when Barney Siegrist got hailed into court in Brookfield on his way to the office for he was in such a hurry to prove to the boys in

Berwyn that the new car really had the speed, and last but not least there's our friend Quentin Mangion who still carries that little black bag every day but never invites anyone to have lunch with him in the office. Then there are others who would like to make a name for themselves, such as Bill Vopata who goes dancing down the hall with another fellow's assistant and makes off like he's as good a dancer as Felix Tittle. . . . It's lots of fun, fellows, to write this stuff, you can only be sued. How about taking over or sending in some stuff about your pal? or neighbor? . . . Oliver Cumback is in a new office in the bank building in Hinsdale (with a private chute to the vault for the heavy stuff) and Steve Wayne is also in a new building. . . . Clarence Hanson is being signed up to give his travelogues in many places. The news is that they are good. . . . Lots of our members will be helping to put the greatest show on the road this week in the Midwinter. In addition to Joe Voita, there will be Ed Kritzke, Tom Barber, Bob Humphrey, Bob Cutlan, Stanley D. Tylman, Bert Prugh, Jack Linkon, Dave Thompson, Wayne Dunnom, Frank Biedka, Bob Atterbury, Bob McDonald, Bill Vopata, and many more on the hard working committees. . . . Which reminds me that Jack Opdahl is to be congratulated for his three years of service on the Executive Council of the Illinois State Dental Society. He retires this January and is replaced by Jim Betty who will be attending his first sessions in Peoria on

## CALL US FIRST STATE 2-5393

FOR MALPRACTICE AND LIABILITY INSURANCE

**HUNTINGTON AND HOMER, INC.**

400 W. Madison Street—(The Chicago Daily News Building)

CHICAGO 6, ILL.

AGENTS FOR THE DISABILITY AND HOSPITAL PLANS OF THE CHICAGO DENTAL SOCIETY



Jan. 18th and 19th. . . . For the Loyola C.C.D.S. boys, the Midwinter means a great reunion on Tuesday from 4 to 6 and in Room 512A at most any time. See you there.—*Bob Pollock, Branch Correspondent.*

#### KENWOOD-HYDE PARK

Our last meeting was a memorable event with Past-presidents all over the place. The duck and geese mortality rate has gone up considerably since Bob Wells was President back in '31. Willard "wrist-pin" Johnson, our very capable program chairman, held the gavel in '39. Elmer Ebert, who was the President in '42, has compiled an enviable record in service to the Dental Society. Mike Levin came all the way from Joliet to enjoy an evening with the dignitaries. Mike held the reins in '45. Bob Pinkerton, one of the clinicians for the evening, gave a very enlightening paper on indirect inlays. Bob did the job in '46. Wilbur Spencer has completely taken over the General Arrangements Committee 5th Floor operations since he ran Kenwood in '47. Bob Kreiner reports that the roads in Iowa are now being paved and that's an improvement since '50 when Bob was boss. John McBride hadn't had a vacation since his British Honduras trip last September and that is somewhat of a record for John who ran the show in '51. Jesse Carlton has given innumerable clinics since '52; in fact, Jesse just gave a clinic

to the Eastern Iowa Dental Group on January 9. Wayne "I ain't got no news" Fisher, Kenwood's member on the Board of Directors, and doing a wonderful job, was President in '53. Mark Reardon, our immediate Past-president was happy to be a member of this illustrious group. Whatever happened to Harry Hartley??? Byron Kelly, '30, sent a letter to express his regrets at not being present. S. D. Green, '25, phoned and expressed his best wishes to the group. . . . Biggest news in five years—Bill DeLayre attended the last meeting. Bill is the proud father of a brand new little girl. Congratulations! . . . Roy Eberle went to church Christmas Eve and while driving into the churchyard to park, Roy hit the gate stop and tore the transmission out of his car. And you think your Christmas was expensive. . . . Isamu Tashiro had a bout with three would-be assailants, but Tash turned on the jujitsu and with the help of an old golf club routed the three without any trouble. . . . Rudy Grieff is about set to move but won't give a date. . . . Bob Pinkerton came roaring up to a spotlight a few weeks ago and found out he had NO BRAKES. Rather than run into the back of either one of the two cars that were stopped for the light, Bob went between them. Result, Bob ordered a new Olds. . . . Dentistry suffered a great loss when Gramp Libberton passed away on January 6. He will be long remembered for his many contributions to dentistry. Gramp was laid to rest in Morrison, Illinois, with many of his friends paying

NOW  
FOR  
YOU

The Superlative

## Flawless Diamonds

so outstanding in cutting qualities and original designs that many users call them the "World's Finest Diamonds." Our stock is complete. Phone or write us for demonstration; or see us at

BOOTH 191 AT MIDWINTER MEETING

**LAHIRT**

**DENTAL SPECIALTIES CO.**

2653 Orchard

Phone GRaceland 7-1898

**Send for Free  
Literature on our  
five different types  
of Porcelain Jackets**

1. Conventional.
2. Vacuum Fired.
3. Platinum Lingual.
4. Platinum Reinforced.
5. Double Strength.

Phone CEntral 4-1480

**M. W. SCHNEIDER DENTAL LAB.**  
27 East Monroe, Chicago 3, Illinois

their last respects. . . . The Midwinter Meeting is just a few days away so why not organize a table to include colleagues in your building, your community, your classmates, fraternity brothers, etc. and attend the gala Dinner-Dance in the Grand Ballroom of the Conrad Hilton on Wednesday evening, February 8. It would be the ideal way to top off the best meeting ever. . . . The Loyola Alumni Room 512A will be ready for your visit anytime during the meeting. You Loyola men, don't pass up the Alumni Cocktail Party on Tuesday, February 7, from 4:30 to 6:30. . . . And a happy Midwinter Meeting to you all.—*Howard J. Harvey, Branch Correspondent.*

**SOUTH SUBURBAN**

It's Midwinter Meeting time. The bleary eye is starting to focus, the suntans are starting to fade and the holiday hangovers are about all worked out of our systems, so we can really begin to think seriously about going back to work again. . . . Just a personal note, a lot of guys were calling up the office for some time, kind of hoping that I might have been caught in that earthquake down in Acapulco the first of the year. I wonder how much there is in the business of Power of Positive Thinking!! . . . For the ones in attendance at the January meeting, I am sure they were well rewarded in braving the icy roads to hear Joe Jara-

bak on the subject of "Interceptive Orthodontics." Joe gave us a good enough taste of the stuff to whet our appetites to sign up for the complete course to be given in a two-day session up at Loyola Dental School at five different times during the next few months. Will those interested please contact me? If we can get a group of twenty men, we can have the course given to us alone. Let me hear from you! . . . Will wonders never cease, Pete Boelens of Lansing finally showed up at one of our meetings. After writing about him in my column for, lo, these many years, I have finally met him face to face at our January shindig, and he really turns out to be quite a nice guy. You all must come and see us more often, Pete. . . . To quote M. Katz, who is not often quotable, "I am leaving for the Bahamas via New York after the first of the year." For those interested there it is, make what you can out of the cryptic statement. . . . Winiecke is leaving for his Florida retreat after the middle of the month, as is Leonard Holt. I asked Leonard if he will be here for the Midwinter Meeting and he said that his wife and daughter are so anxious to get going, they won't hold still for that long. . . . Harold Drummond is still sporting a red schnozzolla as a result of his sojourn in Ft. Lauderdale, Florida. . . . Sid Bayer is stocking up on his supply of Dramamine in anticipation of another Caribbean Cruise in the latter part of February. . . . Talking to persons here mentioned as sources of information, we learn that Ezio Grossi is planning to leave the local environs for greener pastures around Albuquerque, New Mexico. . . . An unusual news item—Neil Kingston and Mike Hughes were singularly silent when questioned for news of happenings. . . . Anyone interested in some additional physical activities should drop around to see Pete Iagmin and give him a hand with his new combination home and office out Matteson way. . . . Enough of this chit chat—see you all at the Midwinter Meeting. Oh, yes—Don't forget there is no February meeting for South Suburban.—*H. C. Gornstein, Branch Correspondent.*



## CUSTOM-MADE

The many qualities of a custom-made

Nobilium restoration are evident from the very first. You'll have a feeling that the case will go to place without a lot of "laboratory work" at the chair. And you won't be disappointed because Nobilium cases are highly accurate. This is assured by the use of Nobilium, "Aristocrat of Chromium Alloys," and the scientific duplicating materials, precision investments, pre-formed wax patterns and other dependable products of Nobilium research. It's doubly assured by electric casting on the fabulous Nobilium machine that melts alloy without oxidation, and by electrolytic polishing. Here, indeed, is a practice-building service that is custom-made for your requirements. Get in touch with your nearby Nobilium laboratory today.



## NOBILIUM PRODUCTS, INC.

Chicago

Philadelphia

Los Angeles

NOBILIUM of MIAMI, Miami

NOBILIUM of TEXAS, Houston

NOBILIUM PRODUCTS of CANADA, LTD.  
Toronto

NOBILIUM of EUROPE,  
A. B. Stockholm



## NEWS AND ANNOUNCEMENTS

(Continued from page 14)

on Friday, January 6th. He leaves a wife, Grace M.; and two brothers, Dr. Ray C. and Herbert, both of Joliet, Illinois.

Dr. Libberton, a licensed prosthodontist, had long been an active member in the various dental organizations, serving as an officer and chairman on many committees. He was one of the organizers of the American Academy for Plastics founded in 1942; served as President and Secretary of the Englewood Branch of the Chicago Dental Society; was a member of the Illinois State Council for three years; and a National Delegate to the American Dental Association meetings.

He gave numerous lectures and clinics before professional groups throughout the United States. As a leader, he was outstanding in his work with the American Denture Society, serving three years as chairman of the General Arrangements Committee, followed by a like office for its Membership Committee.

Dr. Libberton's long and active participation in the things that have meant much to dentistry and his fellowmen, is an example that is worthwhile for all of us to follow.

We wish to extend our condolences to Mrs. Libberton, and to other members of his family.—*E. Byron Kelly.*

### DECEASED MEMBERS

Doe, Adolph C., 141 W. Jackson Blvd., Chicago; Chicago College of Dental Sur-

gery, Loyola University, 1918; member of North Side Branch; died October 25, 1955.

Harnick, Harry M., 4130 Lawler Ave., Chicago; University of Illinois College of Dentistry, 1916; member of Northwest Side Branch; died December 4, 1955.

Levin, Samuel, 3811 Pine Grove Ave., Chicago; University of Illinois College of Dentistry, 1907; member of North Side Branch; died October 15, 1955.

McCarthy, Thomas J., 1555 W. 79th St., Chicago; Northwestern University Dental School, 1916; member Englewood Branch; died October 19, 1955.

Mikula, Edward W., 4039 W. 63rd St., Chicago; Chicago College of Dental Surgery, Loyola University, 1921; member of Englewood Branch; died November 2, 1955.

Miller, T. G., 809 S. Maple Ave., Oak Park; Chicago College of Dental Surgery, Loyola University, 1914; member of West Suburban Branch; died October 5, 1955.

### G. V. BLACK GOLD FOIL STUDY CLUB

The G. V. Black Gold Foil Study Club will meet on Saturday, February 4, at 8:30 a.m., at Loyola University School of Dentistry, 1757 W. Harrison Street. Clinic demonstrations on Gold Foil will be presented. There will be operators from California, Texas, Wisconsin, Iowa and Minnesota.—*Paul T. Dawson, D.D.S.*



## THE DOCTORS' SERVICE BUREAU

*provides*

▲ **CAREFUL AND ETHICAL SERVICE**  
for Dentists and Physicians

▲ **FREE CREDIT REPORTS**  
To control losses

▲ **FREE LETTERS TO DELINQUENTS**  
To collect slow accounts at no charge

▲ **A COLLECTION SERVICE**  
At less than 25% on average

THE DOCTORS' SERVICE BUREAU • CENTRAL 6-3787 • 201 North Wells St.

